

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
John D. Cook  
Debtor

Case No. 18-02392-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: CGambini  
Form ID: pdf002

Page 1 of 2  
Total Noticed: 25

Date Rcvd: Jul 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2018.

db +John D. Cook, 925 Mainsville Road, Shippensburg, PA 17257-9271  
5069895 +Affirm Inc, 650 California St., Fl 12, San Francisco, CA 94108-2716  
5069896 +American Express, PO Box 981537, El Paso, TX 79998-1537  
5080873 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
5069901 +DDC Associates, 46 Springfield Road, Shippensburg, PA 17257-9506  
5069902 Dell Financial, DFS Credit Dispute, PO Box 78708, Austin, TX 78708  
5069905 +Frances Cook, 925 Mainsville Road, Shippensburg, PA 17257-9271  
5069908 Parker McCay, PO Box 974, Marlton, NJ 08053-0974  
5069909 +Prothonotary, Franklin County, 157 Lincoln Way East, Chambersburg, PA 17201-2233  
5069910 +Specialized Loan Servicing, 8742 Lucent Blvd., Littleton, CO 80129-2386  
5074955 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 17 2018 19:35:46

Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
5069894 +E-mail/Text: bankruptcy@rentacenter.com Jul 17 2018 19:30:36 Acceptance Now,  
5501 Headquarters Dr, Plano, TX 75024-5837  
5069897 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Jul 17 2018 19:36:08 Capital One Auto,  
PO Box 60511, City of Industry, CA 91716-0511  
5083667 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 17 2018 19:35:46  
Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360  
5071902 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 17 2018 19:36:05  
Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP,  
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
5069898 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 17 2018 19:35:45 Capital One Bank USA,  
10700 Capital One Way, Glen Allen, VA 23060-9243  
5069899 +E-mail/Text: abovay@creditmanagementcompany.com Jul 17 2018 19:30:25 Chambersburg Hospital,  
c/o CMC, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
5069900 E-mail/PDF: creditonebknotifications@resurgent.com Jul 17 2018 19:36:09 Credit One Bank,  
PO Box 98872, Las Vegas, NV 89193-8872  
5069904 E-mail/Text: mrdiscen@discover.com Jul 17 2018 19:29:44 Discover Financial Services,  
PO Box 15316, Wilmington, DE 19850-5316  
5069903 +E-mail/Text: bknotice@ercbpo.com Jul 17 2018 19:30:17 DirecTV,  
c/o Enhanced Recovery Company, PO Box 57547, Jacksonville, FL 32241-7547  
5072875 E-mail/Text: mrdiscen@discover.com Jul 17 2018 19:29:44 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
5069906 E-mail/Text: cio.bncmail@irs.gov Jul 17 2018 19:29:52 Internal Revenue Service,  
Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346  
5069907 E-mail/Text: electronicbkydocs@nelnet.net Jul 17 2018 19:30:17 Nelnet,  
3015 S. Parker Rd. Ste 400, Denver, CO 80201  
5075254 +E-mail/Text: Bankruptcy@nslp.org Jul 17 2018 19:30:13 Nelnet on behalf of NSLP,  
National Student Loan Program, PO Box 82507, Lincoln, NE 68501-2507

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2018 at the address(es) listed below:

Aaron John Neuhardt on behalf of Debtor 1 John D. Cook aneuhardt@neuharthlaw.com, smartin@neuharthlaw.com  
Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com  
James Warmbrodt on behalf of Creditor PROF-2013-S3 Legal Title Trust, by U.S. Bank National Association, as Legal Title Trustee bkgroup@kmllawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**LOCAL BANKRUPTCY FORM 3015-1**

**IN THE UNITED STATES BANKRUPTCY COURT**

**FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:  
**John D. Cook**

CHAPTER 13  
CASE NO. [REDACTED]

**ORIGINAL PLAN**

**AMENDED AMENDED PLAN (Indicate 1ST, 2ND,  
3RD, etc.)**

**Number of Motions to Avoid Liens**

**Number of Motions to Value Collateral**

**CHAPTER 13 PLAN**

**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 10, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN**

**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$\_\_ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$84,387.00**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment		Total Payment
1	60	1,406.45	0.00	1,406.45	84,387.00
				Total Payments:	\$84,387.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE:  Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is **\$0.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

No assets will be liquidated. If this line is checked, the rest of § 1.B need not be completed or reproduced.

Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$\_\_ from the sale of property known and designated as \_\_\_. All sales shall be completed by \_\_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

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3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

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**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions. Check one.**

None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Acceptance Now	Bed	XXXX
Capital One Auto	2016 Kia Sorento 37,855 miles KBB Value Stated	8115
DDC Associates	10 X 14 Shed	585
Specialized Loan Servicing	925 Mainsville Road Shippensburg, PA 17257 Franklin County Single family home on 2.36 acres. Value stated by debtor based on recent sales in his area.	

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed proof of claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
Specialized Loan Servicing	925 Mainsville Road Shippensburg, PA 17257 Franklin County Single family home on 2.36 acres. Value stated by debtor based on recent sales in his area.	\$75,170.00	\$0.00	\$75,170.00

**D .     Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

**E .     Secured claims for which a § 506 valuation is applicable. Check one.**

None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

**F .     Surrender of Collateral. Check one.**

None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

**G .     Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.**

None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

**3. PRIORITY CLAIMS.**

**A.     Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

In addition to the retainer of \$ 190.00 already paid by the Debtor, the amount of \$ 3,310.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c).

\$ \_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.

*Check one of the following two lines.*

None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

**B.     Priority Claims (including, but not limited to, Domestic Support Obligations other than those treated in § 3.C below). Check one of the following two lines.**

None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

**C.     Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.**

None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

**4. UNSECURED CLAIMS**

**A.     Claims of Unsecured Nonpriority Creditors Specially Classified.**

*Check one of the following two lines.*

None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.*

None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

6. VESTING OF PROPERTY OF THE ESTATE.

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

plan confirmation.  
 entry of discharge.  
 closing of case:

7. DISCHARGE: (Check one)

The debtor will seek a discharge pursuant to § 1328(a).

The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. STUDENT LOANS.

The Debtor does not seek to discharge any student loans, with the exception of the following: \_\_\_\_\_

9. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: \_\_\_\_\_  
Level 2: \_\_\_\_\_  
Level 3: \_\_\_\_\_  
Level 4: \_\_\_\_\_  
Level 5: \_\_\_\_\_  
Level 6: \_\_\_\_\_  
Level 7: \_\_\_\_\_  
Level 8: \_\_\_\_\_

If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.  
Level 2: Debtor's attorney's fees.  
Level 3: Domestic Support Obligations.  
Level 4: Priority claims, pro rata.  
Level 5: Secured claims, pro rata.  
Level 6: Specially classified unsecured claims.  
Level 7: Timely general unsecured claims.  
Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

10. NONSTANDARD PLAN PROVISIONS

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void.**  
**(NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

Dated: June 5, 2018

/s/ Aaron J. Neuharth

**Aaron J. Neuharth 88625**

Attorney for Debtor

/s/ John D. Cook

**John D. Cook**

Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 10.